

ABSTRACT OF THE DISCLOSURE

A method and apparatus for electronically processing bill payment requests where respective sets of payment requests are received electronically from a plurality of independent sources, each set of payment requests corresponding to an associated set of payors requesting payments to a plurality of payees. The payment requests are processed at a single remittance processing system having a database including payee information for each of the plurality of payees to generate payment directions for paying the plurality of payees in accordance with the processed payment requests.